

Form clsnodsc – ntclsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 17-22778-JNP
Chapter: 7
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kostas Roustas aka Gus Roustas 49 Oak Ridge Drive Voorhees, NJ 08043	Stella Roustas 49 Oak Ridge Drive Voorhees, NJ 08043
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Social Security No.:
xxx-xx-6930

xxx-xx-7178

Employer's Tax I.D. No.:

NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above-named case will be closed without entry of discharge on or after January 22, 2021 for the reason(s) indicated below.

- Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: December 23, 2020

JAN: mrm

Jeanne Naughton
Clerk

In re:
Kostas Roustas
Stella Roustas
Debtor(s)

Case No. 17-22778-JNP
Chapter 7

District/off: 0312-1
Date Rcvd: Dec 23, 2020

User: admin
Form ID: clsnodsc

Page 1 of 2
Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 25, 2020:

Recip ID **Recipient Name and Address**
db/jdb + Kostas Roustas, Stella Roustas, 49 Oak Ridge Drive, Voorhees, NJ 08043-1537

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 23 2020 21:51:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 23 2020 21:51:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 2

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 25, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 23, 2020 at the address(es) listed below:

Name	Email Address
Brian E Caine	on behalf of Creditor Township of Mount Laurel bcaine@parkermccay.com BKcourtnotices@parkermccay.com
Denise E. Carlon	

District/off: 0312-1

User: admin

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Date Rcvd: Dec 23, 2020

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Total Noticed: 3

on behalf of Creditor Toyota Lease Trust dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

Dino S. Mantzas

on behalf of Debtor Kostas Roustas dino@dmantzaslaw.com

Dino S. Mantzas

on behalf of Joint Debtor Stella Roustas dino@dmantzaslaw.com

Jeffrey M. Sponder

on behalf of U.S. Trustee U.S. Trustee jeffrey.m.sponder@usdoj.gov jeffrey.m.sponder@usdoj.gov

John R. Morton, Jr.

on behalf of Creditor ACAR Leasing Ltd. dba GM Financial Leasing ecfmail@mortoncraig.com mortoncraigecf@gmail.com

Joseph Marchand

jdmarchand@comcast.net jmarchand@comcast.net;jmarchand@ecf.axosfs.com

Joseph Marchand

on behalf of Trustee Joseph Marchand jdmarchand@comcast.net jmarchand@comcast.net

Joseph Gunnar Devine, Jr

on behalf of Creditor TD Bank N.A. jdevine@schillernapp.com, kcollins@schillernapp.com;lгадомски@schillernapp.com

Kevin Gordon McDonald

on behalf of Creditor Toyota Lease Trust kmcdonald@blankrome.com bkgroup@kmllawgroup.com

Leonard T. Schwartz

on behalf of Unknown Role Type Karistos Inc LenS@ssnjlaw.com

Leonard T. Schwartz

on behalf of Attorney Leonard Teddy Schwartz LenS@ssnjlaw.com

Linda S. Fossi

on behalf of Creditor US Bank Cust for PC 4 & CRDTRS lfossi@zeitzlawfirm.com
gzeitz@zeitzlawfirm.com;cdillon@zeitzlawfirm.com;rzeitz@zeitzlawfirm.com

Rebecca K. McDowell

on behalf of Creditor The First National Bank of Elmer rmcdowell@slgcollect.com

Richard M. Berman

on behalf of Creditor Republic Bank richard.berman@dinsmore.com pmmu@stevenslee.com

Ron L. Woodman

on behalf of Interested Party Jay Several rwoodman@fsalaw.com mprimavera@fsalaw.com

Timothy R. Wheeler

on behalf of Creditor DePalma Acquisitions I LLC timothy.wheeler@wilsonelser.com, sheyla.ibazeta@wilsonelser.com

Timothy R. Wheeler

on behalf of Creditor Melrose Credit Union timothy.wheeler@wilsonelser.com sheyla.ibazeta@wilsonelser.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

United States Trustee

USTPRegion03.NE.ECF@usdoj.gov

William F. Saldutti, III

on behalf of Creditor The First National Bank of Elmer wsaldutti@slgcollect.com cflannery@slgcollect.com

TOTAL: 21